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ABSTRACT

A method and apparatus that provides improved management of the charging process over a network is disclosed. The present invention uses a payment system to handle the contract negotiation process. The payment system includes a trusted server, the trusted server prepares a contract for a transaction between a merchant system and a buyer system, sends the prepared contract to the buyer system for acceptance by a user of the buyer system and returns the accepted contract to the merchant system wherein the merchant system initiates the transaction based upon the accepted contract and a charging engine for calculating a charge to be paid to the merchant system by the user based upon feedback from the merchant system.